



FLOOD AWARENESS

A CITIZENS GUIDE

Volume 1, Issue 1

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IMPROVEMENTS

Any reconstruction, rehabilitation, addition or other improvement of a structure before the start of the structure, the cost of which equals or exceeds 50% of the market value of the structure before the start of the construction of the improvement, over a five(5) year period, must conform to current building and flood regulations which might involve elevation the entire structure above the BASE FLOOD ELEVATION (BFE).

FLOOD SAFETY

If a hurricane warning is issued, citizens could be asked to evacuate. Before leaving, windows and doors should be locked and taped or boarded up. Turn off the electricity at the main breaker terminal and the gas system at the outside source—**only if you know how to do it**—

- Be alert for gas leaks. Use a flashlight to inspect for damage.

Do not smoke or use candles, lanterns, or open flames unless you know that the gas has been turned off and the area has been ventilated. Small appliances should be unplugged. Towels or rugs should be put around openings to reduce seepage. Lightweight or easily damaged items should be moved to the highest location possible, secured and covered with plastic. Be sure to secure

outdoor furniture and potted plants. Dangerous chemicals, insecticides, herbicides or gasoline should be put in water tight containers and in a high spot. If you can not take pets with you, put out food and water. Watch for animals, including snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Have an Emergency Kit packed with the following items: portable radio, flashlight, batteries, blankets, extra food and water that will last for several days, manual can opener, medicines, toilet articles, important papers and valuables. Keep children away from flood waters, ditches, culverts and drains. Watch for dangling electrical lines and flooded low spots on the road-



ways. Watch for falling trees. Evacuations may be altered by weather conditions in surrounding counties as well. Listen to the news for updates and instructions. Public Safety services will be suspended immediately prior to and during hurricane conditions. Emergency Medical Services will be suspended once winds reach GALE force speed.

ONCE A MANDATORY EVACUATION HAS BEEN ORDERED PLEASE LEAVE.

IF YOU CHOOSE TO STAY YOU ARE SOLELY RESPONSIBLE FOR ANYTHING THAT HAPPENS TO YOU.....



FLOOD WARNING SYSTEMS

Should an evacuation be advised, the Emergency Management Office will notify you through radio, TV and the automated calling service.

UPDATES WILL BE ON:

WITN-TV 7	WRSF 105.7
WNCT-TV 9	WCXL 104.1
WCTI-TV 12	WMGV 103.3
WHYC 88.5	WYND 97.1
WERO 93.3	NOAA WEATHER RADIO
WWOC 94.5	

PROPERTY PROTECTION MEASURES



Various alternatives are available to help minimize flooding. If the floor level of your property is lower than the **BASE FLOOD ELEVATION (BFE)**, consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are available at the Hyde County Inspections Office. The Hyde County Inspections Office can help you with someone who is knowledgeable about flood proofing or retrofitting techniques and construc-

tion. If a flood is imminent, some last minute emergency measures can always help. Property can be protected by sand-bagging areas where water might enter living spaces. Valuables and furniture may be moved to higher areas of the dwelling to minimize damages. Attaching plywood or other approved protection systems over the windows and patio doors will help protect against high wind damages associated with hurricanes. Whatever emergency protection measures you use, it is always best to have a plan

written in advance to make sure you don't forget anything after you hear the flood warning. To increase the safety of your property and reduce building premiums, you should consider building to higher standards. Of course, the most effective and permanent means of protecting your structure is to locate it out of the floodplain. If you are unable to relocate your structure, the next most effective means is to elevate your structure above the **BASE FLOOD ELEVATION**.

FLOOD INSURANCE



The **National Flood Insurance Program (NFIP)** was created by Congress in 1968 to provide homeowners flood insurance at a reasonable cost. Since homeowners policies **do not** cover flooding, separate policies are available on almost any enclosed building and its contents including single family homes, condominiums, mobile homes on foundations and commercial buildings. Policies are written for one year. You

do not have to live in the floodplain to qualify for flood insurance. Flood insurance is required by law for federally financed loans when buying, improving or building structures, but you must act in advance. There is a thirty day waiting period on new policies. Check with your local insurance agents for specific coverage and rates. Federal flood insurance is available in a **COASTAL BARRIER RESOURCE SYSTEM (CBRS) area** if the subject build-

ing was constructed (or permitted and under construction) before the **CBRS area's effective date**. The county's participation in the **CRS program** includes the availability of **CERTIFIED FLOODPLAIN MANAGER** in the Hyde County Building Inspection Office to answer questions about flooding, building requirements that are more stringent than federal minimum standards, regulations for storm water management in a new construction.

FLOODPLAIN DEVELOPMENT PERMITTING



All developments in Hyde County need local or state permits. Contact the Hyde County Department of Inspections for advice before you build, fill place a manufactured home, or otherwise develop. The flood ordinance and the International Building Codes have special provisions regulating construction

and other development within the floodplains. Without those provisions, flood insurance through the **NATIONAL FLOOD INSURANCE PROGRAM (NFIP)** would not be available to property owners in Hyde County. Any development in the floodplain without a permit is illegal; such activity should be re-

ported to the Hyde County Building Inspections at 252-926-4372. Copies of the Hyde County Flood Damage Prevention Ordinance, Ocracoke Development Ordinance and the Hyde County Subdivision Ordinance are available at the Hyde County Building Inspections Office and can be copied for a nominal fee.

ODDS AND ENDS

Tideland EMC provides all of Hyde County's electrical service. Hyde County citizens should use generators properly and lawfully during power outages. The installation of approved power transfer switches should be used to connect generators to structures, or appliances should be connected directly to the generator.



Potential for back feeding of utility circuits must

The Engelhard and Swan Quarter areas have sewer services. During power outages, both systems will cease to operate. The Engelhard area sewer will function for a period of 1 to 3 days depending on usage. The Swan Quarter system will not function almost immediately. After any disaster that will cause the electricity to be unavailable for more than 48 hours port a johns should be brought in and strategically placed. Proper construction of your

home or business, in accordance with the NC Building Code, and elevation above the **BASE FLOOD LINE** will substantially reduce your risk of damage from hurricanes and other disasters. Although disaster relief is often available after a storm, it should not be expected to supplant the need for proper planning, preparation and insurance. Persons should not remain in mobile homes, campers, or other structures, incapable of sustaining hurricane force winds.



Due to limited access, the County of Hyde and particularly Ocracoke Island is subject to extended isolation. Following a major disaster, the mainland's few access points may be incapable of travel due to flooding, numerous trees down, bridges washed away or damaged, etc. Flooding in Hyde and Dare Counties, bridge damage, ferry terminal damage, road over wash, inlet creation and other situations may isolate Ocracoke Island. Hyde County recommends all citizens prepare and maintain constant awareness of possible disasters. County residents should keep a three day supply of all items previously mentioned in this flyer on hand at all times. In advance of predictable disasters, supplies should be increased and obtained to sustain themselves for five or more days. Keep all fire extinguishers in date and have them always available. During a period of isolation or State of Emergency, disaster assistance will often be available at specific locations through out the county. The county will coordinate with the departments responsible for opening public roadways and the NC Ferry System to accommodate the needs of the public as soon as possible. Fuel delivery trucks, groceries, building supplies, emergency workers and other needs may take priority over commuters during these times. Use of the Engelhard and Ocracoke Airports may provide the best alternative means of transportation during significant isolation.



NATURAL AND BENEFICIAL FUNCTIONS

Hyde County is a beautiful place to live. The undisturbed marshes and wetlands provide a wide range of benefits to the human and natural systems. They provide flood storage and conveyance, reduce flood velocities, and flood peaks. Water quality is improved through the marshes and wetlands ability to filter nutrients

and impurities from runoff and process organic wastes. The local marshes and wetlands provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitat and protect habitats for rare and endangered species. Hyde County is a place where waters, fresh and salt, conspire with the

land to create a swampy EDEN. Hyde County is one of the homes of the Tar-Pamlico Basin. The floodplains are an important asset. They provide open space, aesthetic pleasure, and areas for active and passive uses.



HYDE COUNTY BUILDING INSPECTIONS DEPARTMENT

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Dear Resident,

You have received this letter because your property is in an area that has been flooded several times. Hyde County is concerned about repetitive losses from flooding.

Here are some things you can do:

Get a flood insurance policy.

-Homeowner's insurance policies do not cover damage from floods. However, because Hyde County participates in the National Flood Insurance program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal Government and is available to everyone, even properties that have been flooded. Because Hyde County participates in the Community Rating System, you will receive a reduction in the insurance premium.

-If your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.

-Some people have purchased flood insurance because it was required by the bank when they applied for a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in this area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.

-Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance program coverage takes effect.

-A flood insurance policy will help to pay for repairs after a flood and, in some cases it will help pay the costs of elevating a substantially damaged building.

-Contact your insurance agent for more rates and coverage.

Consider some permanent flood protection measures:

- Mark your fuse or breaker box to show the circuits to the floodable areas.
- Consider elevating your house above flood levels.
- Check your building for water entry points. These can be protected with low walls or temporary shields.
- Talk with your Sanitary District representatives about sewer back up protection devices.
- More information can be found in Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding. This can be found at www.fema.gov/hazards/floods/lib312.shtml.
- Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Inspectors.

Prepare for the flood by doing:

- Know how to shut off the electricity and gas to your home.
- Make a list of the emergency numbers and identify a safe place to go.
- Make a household inventory. Make a video tape of everything in every room, if possible.
- Put insurance policies, valuable papers, medicines, etc. in a safe place.
- Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
- Develop a disaster response plan—See the Red Cross website www.redcross.org/services/disaster/ for a copy of the brochure "Your Family Disaster Plan"
- Get a copy of Repairing Your Flooded Home. It can be found at the Red Cross website.

Because we participate in the community rating system with FEMA we are required to send this letter out to the residents that are identified to be in a repetitive loss area.

This is only for information purposes.

Hyde County Building Inspections Department